Date: 10/07/2020 10:00 am
In re: Barry R. Henderson

Bankruptcy No. 15-20353-CMB

Chapter: 13 Doc. # 108

Telephonic Appearances: Ronda J. Winnecour, Daniel R. White, Thomas Song

Nature of Proceeding: #108 Continued Objection to Notice of Mortgage Payment Change

Additional Pleadings: #110 CNO (filed previously)

## Judge's Notes:

- Song: Believe this can be resolved. While Carrington concedes that mistake was made and agreed the figures proposed were not unreasonable, it did not think it had authority after the servicing transfer. Suggest that any order entered should add that the second notice would have to be invalidated and ask that the phrase "bad faith" be excluded.
- Winnecour: Ask for sanctions to be imposed.
- White: Included attorney's fees and award of damages to Debtor. Only add that in month 68 now and want this resolved today.
- Proposal by Mr. White is appropriate. Court is not making a finding of bad faith since did not have a hearing to make that record. However, Attorney Song to advise that expect not to see this again or future sanctions will be at the \$10,000 mark.

OUTCOME: Attorney White to file revised order referring to both notices and without the bad faith language. Proposed order will be filed today. Attorney White to call Chambers when filed.

Carlota Böhm Chief U.S. Bankruptcy Judge

FILED 10/7/20 12:20 pm CLERK U.S. BANKRUPTCY COURT - WDPA